## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re:	§		
	§		
KOZACZKA, SLAWOMIR	§	Case No. 09-39826	
	§		
Debtor(s)	§		

### NOTICE OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Frances Gecker, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

CLERK OF THE U.S. BANKRUPTCY COURT 219 S. Dearborn Street Chicago, Illinois 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 AM on 10/15/2013 in Courtroom 613,

Everett McKinley Dirksen U.S. Courthouse 219 S. Dearborn Street Chicago, IL 60604

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed:	09/11/2013	Ву:

Frances Gecker 325 N. LaSalle Street Suite 625 Chicago, IL 60654

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In re:	§	
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	§	
Debtor(s)	§	

# SUMMARY OF TRUSTEE'S FINAL REPORT AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of	\$ 10,000.59
and approved disbursements of	\$ 6,768.92
leaving a balance on hand of 1	\$ 3,231.67

Claims of secured creditors will be paid as follows:

### NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant Total Req		Requested	Interim Payment to Date		Proposed Payment	
Trustee Fees: Frances Gecker	\$	1,750.06	\$	0.00	\$	1,750.06
Attorney for Trustee Fees:						
FRANK/GECKER LLP	\$	6,623.50	\$	6,623.50	\$	0.00
Attorney for Trustee Expenses: FRANK/GECKER LLP	\$	7.00	\$	7.00	\$	0.00
Accountant for Trustee Fees: ALAN D. LASKO & ASSOCIATES, P.C.	\$	842.05	\$	0.00	\$	842.05
Accountant for Trustee Expenses: ALAN D. LASKO & ASSOCIATES, P.C.	\$	11.30	\$	0.00	\$	11.30
Total to be paid for chapter 7 admini	strativ	e expenses		\$		2,603.41

The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

#### NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

### **NONE**

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 57,635.01 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 1.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

		Allowed Amount of Claim		Interim Payment to		Proposed Payment	
Claim No.	Claimant	01 C	laim	Date	<u>.</u>	Ргоро	osed Payment
000001	Chase Bank USA NA	\$	3,244.10	\$	0.00	\$	35.36
000002	Chase Bank USA NA	\$	12,904.39	\$	0.00	\$	140.67
000003	Chase Bank USA NA	\$	16,915.70	\$	0.00	\$	184.39
000004	Capital Recovery III LLC	\$	11,347.09	\$	0.00	\$	123.69
000005	Capital Recovery III LLC	\$	2,309.38	\$	0.00	\$	25. <u>17</u>
000006	Capital Recovery IV LLC	\$	1,847.93	\$	0.00	\$	20.14
000007	American Express Centurion Bank	\$	1,287.94	\$	0.00	\$	14.04
000008	Portfolio Recovery Associates, LLC	\$	1,923,64	\$	0.00	\$	20.97
000009	American InfoSource LP as agent for	\$	5,854.84	\$	0.00	\$	63.83

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Total to be paid to timely general unsecured creditors	\$ 628.26
Remaining Balance	\$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid <u>pro rata</u> only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

### NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

#### **NONE**

Prepared By: /s/Frances Gecker

Chapter 7 Trustee

Frances Gecker 325 N. LaSalle Street Suite 625 Chicago, IL 60654

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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Certificate of Notice Page 5 of 6 United States Bankruptcy Court Northern District of Illinois

In re: Slawomir Kozaczka Debtor Case No. 09-39826-TAB Chapter 7

### **CERTIFICATE OF NOTICE**

District/off: 0752-1 User: cmendozal Page 1 of 2 Date Rcvd: Sep 12, 2013 Form ID: pdf006 Total Noticed: 30

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Sep 14, 2013.
               +Slawomir Kozaczka,
db
                                        2027 Ivy Ridge Dr.,
                                                                   Hoffman Estates, IL 60192-4153
               +William Cross, Frank/Gecker LLP, 325 N. LaSalle St., Chicago, IL 60654-6465
+Air Resource Board, 9480 Telstar Ave, Suite 4, El Monte, CA 91731-2988
atv
14624037
                American Express Centurion Bank, c o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
17491769
               +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871
+Bloomingdales nb, 9111 Duke Blvd, Mason, OH 45040-8999
Chase, Box 52126, Phoenix, AZ 85072-2126
14624038
14624040
14624042
                Chase Bank USA NA, P.O. Box 15145, Wilimington, DE 19850-5145
Citi Business Card, Po Box 688905, Des Moines, IA 50368
17294822
14624043
               +Citibank, Po Box 6241, Sioux Falls, SD 57117-6241
+Citibank na, Po Box 769006, San Antonio, TX 78245-9006
14624044
14624045
               +HSBC Business Solutions, PO Box 5219, Carol Stream, IL 60197-5219
+Hsbc Bank, Po Box 5253, Carol Stream, IL 60197-5253
+Macys nb, 9111 Duke Blvd, Mason, OH 45040-8999
14624048
14624047
14624050
19932100
                Midland Funding LLC, By its authorized agent Recoser, LLC, 25 SE 2nd Ave, Suite 1120,
                 Miami, FL 33131-1605
17542805
              ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067
               (address filed with court: Portfolio Recovery Associates, LLC, c/o Orchard Bank, POB 41067,
                 Norfolk VA 23541)
               +Sears Credit Cards, P.O. Box 183082, Columbus, OH 43218-3082
+T Mobile, Po Box 74596, Cincinnati, OH 45274-0001
+TCH LLC/ Flying J, 4185 Harrison Blvd #202, Ogden, UT 84403-6400
14624051
14624052
14624053
               +The Home Depot/Citibank sd, Po Box 6497, Sioux Falls, SD 57117-6497
14624055
               +Universlal/Citi, 8787 Baypines, Jacksonville, FL 32256-8528
+WACHOVIA BANK NA, MAC X2303-01A, 1 HOME CAMPUS, 1ST FLOOR,
14624056
14624046
              ++WACHOVIA BANK NA,
                                                                                                 DES MOINES IA 50328-0001
                (address filed with court: Homeq Servicing, Po Box 13716, Sacramento, CA 95853)
                        7333 N. Oak Park Ave.,
14624058
                                                      Niles, IL 60714-3800
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
                E-mail/Text: bkr@cardworks.com Sep 13 2013 02:55:50
                                                                                  Advanta Bank Corp,
                  Spring House, PA 19477
                E-mail/PDF: rmscedi@recoverycorp.com Sep 13 2013 03:05:26
14624041
                                                                                           Capital One,
                  C/O Recovery Managemant Systems Corporat, Attn: Ramesh Singh, 25 S.E. 2nd Avenue Suite 1120,
                  Miami, FL 33131-1605
                E-mail/PDF: rmscedi@recoverycorp.com Sep 13 2013 02:59:57
17484569
                                                                                           Capital Recovery III LLC,
                  c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
17485578
                E-mail/PDF: rmscedi@recoverycorp.com Sep 13 2013 03:05:26 Capital Recovery IV LLC
                c/o Recovery Management Systems Corporat, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605 E-mail/PDF: EBN_AIS@AMERICANINFOSOURCE.COM Sep 13 2013 03:38:20
17594986
                  FIA Card Services, NA/Bank of America, by American InfoSource LP as its agent,
                                                                                                                    PO Box 248809,
                  Oklahoma City, OK 73124-8809
14624049
               +E-mail/Text: resurgentbknotifications@resurgent.com Sep 13 2013 02:08:05
                                                                                                            Lvnv Funding Llc.
                  Po Box 740281, Houston, TX 77274-0281
                E-mail/PDF: rmscedi@recoverycorp.com Sep 13 2013 02:59:57
19932101
                  Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
                  Miami, FL 33131-1605
                                                                                                              TOTAL: 7
             ***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
             ##+Bank Of America, Po Box 17054, Wilmington, DE 19850-7054
##+Teller, Levit, & Silvertrust P.C., 11 E. Adams #800, Chicago, IL 60603-6324
14624039
14624054
             ##+WaMu, PO BOX 78065, Phoenix, AZ 85062-8065
14624057
                                                                                                              TOTALS: 0. * 0. ## 3
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Addresses marked  $^{\prime}+^{\prime}$  were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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District/off: 0752-1 Page 2 of 2 Date Rcvd: Sep 12, 2013 User: cmendozal Form ID: pdf006 Total Noticed: 30

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 14, 2013 Signature: /s/Joseph Speetjens

### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 11, 2013 at the address(es) listed below:

Frances Gecker on behalf of Accountant Alan D. Lasko fgecker@fgllp.com, fgecker@ecf.epiqsystems.com;zzielinski@fgllp.com;csmith@fgllp.com Frances Gecker fgecker@fgllp.com, fgecker@ecf.epiqsystems.com;zzielinski@fgllp.com;csmith@fgllp.com Michael J Worwag on behalf of Debtor Slawomir Kozaczka mjworwag@gmail.com Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov Zane L Zielinski on behalf of Trustee Frances Gecker zzielinski@fgllp.com,

 $\verb|csmith@fgllp.com|; \verb|dortiz@fgllp.com|; \verb|ccarpenter@fgllp.com||$ 

TOTAL: 5